

Exhibit 54



26

Cathy Hammer
Divisional Vice President

OCEAN MARINE
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June 13, 2012

Mr. Joe Lorenzi
Mr. Mark Sanders

Re: Marina Liability
Westpoint Harbor LLC
Policy #OMH 458533802

Dear Joe & Mark:

I've reviewed the information you provided on the requirement to provide free docks open to the public at Westpoint Harbor. This is an issue of great concern for us as an insurance company insuring your Marina facilities and any other Marina facilities we insure. The additional liability this presents not only for property damage but also all other liability is not something we are prepared to agree to.

The increased liability for injury and even loss of life is an exposure that we did not contemplate when underwriting your account and, I must admit, that it is an exposure that may exceed our acceptable underwriting conditions, requiring us to exclude coverage for this exposure.

We specifically send out our Loss Prevention representatives on each risk to evaluate the liability exposure and the condition of the property. A lack of security on docks would be a major issue they would report back to us. Depending on the other factors such as overall location, etc. we either would charge a much higher premium for such an unsecured risk or more likely choose not to insure it since the premium could not compensate for the increased exposure.

In my 34 years in the insurance industry, I don't think I have ever seen it mandated that a company cannot secure their facilities and limit their liability. In fact, it would seem reasonable that anyone mandating such a policy would be the party responsible for picking up the additional liability this then presents.

Page Two
Marina Liability

While we value you as an Insured, we do need to review the exposure your facility presents and react accordingly. Please let us know if you are required to make this change, so we can amend your policy as needed.

Sincerely,

Cathy Hammer

**Cathy Hammer
Division Vice President
Ocean Marine Division
Great American Insurance Co.**

Cc: Heather Taapken